

Senate File 288 - Introduced

SENATE FILE 288

BY SWEENEY

A BILL FOR

1 An Act relating to health insurance coverage for specified
2 pediatric autoimmune neuropsychiatric disorders and
3 postinfectious autoimmune encephalopathy.
4 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1 Section 1. NEW SECTION. 514C.36 Pediatric autoimmune
2 neuropsychiatric disorders and associated conditions — coverage.

3 1. As used in this section, unless the context otherwise
4 requires:

5 a. *“Covered person”* means the same as defined in section
6 514J.102.

7 b. *“Health care professional”* means the same as defined in
8 section 514J.102.

9 c. *“Health carrier”* means the same as defined in section
10 514J.102.

11 d. *“Pediatric acute-onset neuropsychiatric syndrome”* or
12 *“PANS”* means a clinically defined disorder characterized by
13 the sudden onset of obsessive-compulsive symptoms or eating
14 restrictions accompanied by two or more symptoms of either one
15 or both of the following:

16 (1) Acute behavioral deterioration.

17 (2) Motor and sensory changes.

18 e. *“Pediatric autoimmune neuropsychiatric disorders
19 associated with streptococcal infections”* or *“PANDAS”* means a
20 term used to describe a subset of children and adolescents
21 within the broader PANS classification.

22 2. a. Notwithstanding the uniformity of treatment
23 requirements of section 514C.6, a health carrier that offers
24 individual, group, or small group contracts, policies, or
25 plans in this state that provide for third-party payment
26 or prepayment of health or medical expenses shall offer
27 coverage for the diagnosis and treatment of PANS, PANDAS,
28 and postinfectious autoimmune encephalopathy as recommended
29 by a covered person’s health care professional as medically
30 necessary and that is consistent with the standard of
31 medical care and protocols established in collaboration
32 with the national institute of mental health, the children’s
33 postinfectious autoimmune encephalopathy center of excellence,
34 and the PANDAS physicians network. Treatment may include but
35 is not limited to antibiotics, drugs and behavioral therapies

1 to manage neuropsychiatric symptoms, plasma exchange, and
2 immunoglobulin.

3 *b.* Coverage required under paragraph "a" shall not be
4 denied or delayed because the covered person has received any
5 treatment, including the same or similar treatment, for PANS,
6 PANDAS, or postinfectious autoimmune encephalopathies.

7 *c.* Coverage required under paragraph "a" shall not be denied
8 or delayed because the covered person has also been diagnosed
9 with or receives treatment for a medical condition other than
10 PANS, PANDAS, or postinfectious autoimmune encephalopathies.

11 *d.* Coverage required under paragraph "a" shall not
12 be limited over a covered person's lifetime unless by
13 policy period, or because the covered person's health care
14 professional determines that the covered person is no longer
15 benefiting from the treatment recommended by the health care
16 professional.

17 3. This section shall not be construed to prohibit a health
18 carrier from requesting treatment notes, and anticipated
19 treatment duration outcome information, from a covered person's
20 health care professional.

21 4. *a.* This section shall apply to the following classes
22 of third-party payment provider contracts, policies, or plans
23 delivered, issued for delivery, continued, or renewed in this
24 state on or after January 1, 2024:

25 (1) Individual or group accident and sickness insurance
26 providing coverage on an expense-incurred basis.

27 (2) An individual or group hospital or medical service
28 contract issued pursuant to chapter 509, 514, or 514A.

29 (3) An individual or group health maintenance organization
30 contract regulated under chapter 514B.

31 (4) A plan established for public employees pursuant to
32 chapter 509A.

33 *b.* This section shall not apply to accident-only,
34 specified disease, short-term hospital or medical, hospital
35 confinement indemnity, credit, dental, vision, Medicare

1 supplement, long-term care, basic hospital and medical-surgical
2 expense coverage as defined by the commissioner, disability
3 income insurance coverage, coverage issued as a supplement
4 to liability insurance, workers' compensation or similar
5 insurance, or automobile medical payment insurance.

6 5. The commissioner of insurance shall adopt rules pursuant
7 to chapter 17A as necessary to administer this section.

8

EXPLANATION

9 The inclusion of this explanation does not constitute agreement with
10 the explanation's substance by the members of the general assembly.

11 This bill relates to health insurance coverage for
12 pediatric acute-onset neuropsychiatric syndrome (PANS),
13 pediatric autoimmune neuropsychiatric disorders associated
14 with streptococcal infections (PANDAS), and postinfectious
15 autoimmune encephalopathy.

16 The bill defines "PANS" as a clinically defined disorder
17 characterized by the sudden onset of obsessive-compulsive
18 symptoms or eating restrictions accompanied by two or
19 more symptoms of either one or both of acute behavioral
20 deterioration and motor and sensory changes. "PANDAS" is
21 defined as a term used to describe a subset of children and
22 adolescents within the broader PANS classification.

23 The bill requires a health carrier that offers individual,
24 group, or small group contracts, policies, or plans in this
25 state that provide for third-party payment or prepayment of
26 health or medical expenses to offer coverage for the diagnosis
27 and treatment of PANS, PANDAS, and postinfectious autoimmune
28 encephalopathy as recommended by a covered person's health care
29 professional as medically necessary and that is consistent
30 with the standard of medical care and protocols established in
31 collaboration with the national institute of mental health, the
32 children's postinfectious autoimmune encephalopathy center of
33 excellence, and the PANDAS physicians network. Treatment may
34 include but is not limited to antibiotics, drugs and behavioral
35 therapies to manage neuropsychiatric symptoms, plasma exchange,

1 and immunoglobulin. Additional requirements concerning the
2 coverage are detailed in the bill.

3 The bill shall not be construed to prohibit a health carrier
4 from requesting treatment notes, and anticipated treatment
5 duration outcome information, from a covered person's health
6 care professional.

7 The bill applies to third-party payment provider contracts,
8 policies, or plans delivered, issued for delivery, continued,
9 or renewed in this state on or after January 1, 2024, by the
10 third-party payment providers enumerated in the bill. The bill
11 specifies the types of specialized health-related insurance
12 which are not subject to the bill's coverage requirements.

13 The commissioner of insurance is required to adopt rules to
14 administer the provisions of the bill.